

## **Exhibit A**

(Immediately Follows This Page)

— Mortgage Note

CONSULT YOUR LAWYER BEFORE SIGNING THIS INSTRUMENT—THIS INSTRUMENT SHOULD BE USED BY LAWYERS ONLY.

SECOND MORTGAGE NOTE  
**MORTGAGE NOTE**

\$ 490,000.00

Dated May 3rd, in the year 2011

Richmond Hill, New York

FOR VALUE RECEIVED,

Borrower promised to pay the principal sum of Four Hundred & Ninety Thousand Dollar (U.S. \$490,000.00), plus interest, to the order of the lender, promise(s) to pay to Edul N. Ahmad

or order, at C/O Ahmad Realty Corp., 105-20 Liberty Ave, Richmond Hill, New York 11419

or at such other place as may be designated in writing by the holder of this note, the principal sum of Four Hundred & Ninety Thousand (\$490,000.00) dollars, lawful money of the United States of America; Borrower shall make a payments as per the attached rider

IT IS HEREBY EXPRESSLY AGREED, that the said principal sum evidenced by this note shall become due at the option of the holder thereof on the happening of any default or event by which, under the terms of the mortgage securing this note, said principal sum may or shall become due and payable; also, that all of the covenants, conditions and agreements contained in said mortgage are hereby made part of this instrument.

Presentment for payment, notice of dishonor, protest and notice of protest are hereby waived.

This note is secured by a mortgage made by the maker to the payee of even date herewith, on property situate in the County of Queens, located at 110-19 Atlantic Ave, Richmond Hill, NY 11418 Exhibit A attached and made apart of.

This note may not be changed or terminated orally.

ATLANTIC 111ST LLC

BY: Jarnall Singh  
Jarnall Singh, Sole Member

**ACKNOWLEDGEMENT TAKEN IN NEW YORK STATE**

State of New York, County of Queens, ss:

On the 3rd day of May in the year 2011, before me, the undersigned, personally appeared Jannail Singh,

, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

*[Signature]*  
**ILANA GERSTEIN**  
 Notary Public, State of New York  
 No. 01GE4920790  
 Qualified in Nassau County  
 Commission Expires February 16, 2008

**ACKNOWLEDGEMENT BY SUBSCRIBING WITNESS  
 TAKEN IN NEW YORK STATE**

State of New York, County of , ss:

On the day of in the year , before me, the undersigned, a Notary Public in and for said State, personally appeared , the

subscribing witness to the foregoing instrument, with whom I am personally acquainted, who, being by me duly sworn, did depose and say that he/she/they reside(s) in

(if the place of residence is in a city, include the street and street number if any, thereof); that he/she/they know(s)

to be the individual described in and who executed the foregoing instrument; that said subscribing witness was present and saw said

execute the same; and that said witness at the same time subscribed his/her/their name(s) as a witness thereto

**Mortgage Note**

**Title No. 615-874Q**

SECTION: 40

BLOCK: 9317

LOT: 21

COUNTY OR TOWN: Richmond Hill

**ACKNOWLEDGEMENT TAKEN IN NEW YORK STATE**

State of New York, County of QUEENS, ss:

On the 2 day of May in the year 2011, before me, the undersigned, personally appeared

, personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), and that by his/her/their signature(s) on the instrument, the individual(s), or the person upon behalf of which the individual(s) acted, executed the instrument.

**ACKNOWLEDGEMENT TAKEN OUTSIDE NEW YORK STATE**

\*State of , County of , ss:

\*(Or insert District of Columbia, Territory, Possession or Foreign County)

On the day of in the year , before me the undersigned personally appeared

Personally known to me or proved to me on the basis of satisfactory evidence to be the individual(s) whose name(s) is (are) subscribed to the within instrument and acknowledged to me that he/she/they executed the same in his/her/their capacity(ies), that by his/her/their signature(s) on the instrument, the individual(s) or the person upon behalf of which the individual(s) acted, executed the instrument, and that such individual make such appearance before the undersigned in the

(add the city or political subdivision and the state or country or other place the acknowledgement was taken).

**RETURN BY MAIL TO:**

Edul N. Ahmad  
 C/O Ahmad Realty Corp  
 105-20 Liberty Ave, Richmond Hill, NY 11419

RIDER TO NOTE

THIS NOTE RIDER is made this 2nd day of May 2011, and incorporated into and shall be deemed to amend and supplement the Mortgage Note of the same date given by the undersigned (the "Borrower") of the same date and covering the Property described in the Security Instrument and located at: 110-19 Atlantic Avenue, Richmond Hill, New York 11418 ("Property Address").

1. That the borrower agrees to a repayment schedule wherein the borrower agrees to pay the principal sum of \$490,000 along with 7% interest only for a one year period as follows:

- (1) Borrower will pay the principal sum of \$40,000 on or before May 9th, 2011 leaving the outstanding principal balance at \$450,000;
- (2) Borrower will pay the principal sum of \$100,000 on or before June 2, 2011 leaving the principal payment at \$350,000. Along with the aforementioned principal payment, the borrower will pay the interest payment of \$2,644.53 representing interest payment for May, 2011. Thereafter, on July 2 and on August 2, the borrower will make interest payments of \$2,041.67 per month;
- (3) Borrower will pay the principal sum of \$200,000 on or before August 2, 2011.
- (4) Borrower will continue to make interest payments from September 2 through May 2 in the amount of \$875.00 per month.
- (4) On May 2, 2012, the borrower will make the final principal payment of \$150,000 plus any interest due and owing.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions in this Note Rider.


Atlantic 111ST LLC *664444*  
*Jarnail Singh*  
By Jarnail Singh, Sole Member  
(Borrower)

ALLONGE TO MORTGAGE NOTE

Allonge to Mortgage Note dated as of May 3, 2011, made by ATLANTIC 111st LLC, a New York limited liability company, in favor of EDUL N. AHMAD, in the original principal amount of \$490,000.00, as assigned to BIBI N. AHMAD in that certain assignment of mortgage dated May 3, 2011 and recorded in the Office of the City Register of the City of New York, Queens County at CRFN# 2011000189753.

Pay to the order of MLF3 ATLANTIC LLC, its successors and/or assigns without any recourse or warranty of any kind.

Dated: April 11, 2016

By:   
Bibi N. Ahmad, an individual